

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Case No. 5-15-02082-RNO

Gerald and Carol VanNorman,  
Debtor(s)

Chapter 13

**ANSWER TO MOTION FOR RELIEF FROM AUTOMATIC STAY OF  
SANTANDER CONSUMER USA INC.**

1. Admitted.
2. Admitted.
3. Admitted.
4. Denied. Strict proof demanded at time of trial.
5. Denied as a conclusion. Strict proof demanded at time of trial.

Wherefore, it is requested the Motion be Denied.

/s/ Randall W. Turano  
Randall W. Turano, Esquire  
Attorney for Debtor(s)